



Committed to the future of rural communities.

A yellow silhouette of the state of West Virginia is centered on a dark blue background. The text "Annual Report Fiscal Year 2006 West Virginia" is written in a black, cursive font across the map.

*Annual Report
Fiscal Year 2006
West Virginia*



“With the right policies, we will maintain America’s competitive edge, we will create more jobs, and we will improve the quality of life and standard of living for generations to come.”

-President George W. Bush

In his 2006 State of the Union Address

“We have accomplished much over the past year and we are eager to build upon those accomplishments by strengthening even further our rural communities. We remain committed to creating an environment where future generations will not only live, but thrive in rural America.....and I am proud that USDA Rural Development will continue to be a partner in these efforts, as it has been for more than 70 years.”

-Mike Johanns

Secretary of Agriculture



“It’s a lot of money: \$76.8 Billion since the start of the Bush Administration. This investment represents Rural Development leading the way to a bright new future for Americans...Not only have we invested an average of \$13 Billion a year over the last six years (a 35% increase over 1998-2000), but we’ve created or saved an estimated 1.5 million American jobs.”

-Thomas C. Dorr

Under Secretary

USDA Rural Development

“At USDA Rural Development, we are strongly committed to the future of rural communities. Through our diverse programs (housing, infrastructure, and business), we have the ability to build a community from the ground up. We had a phenomenal year as this report will show, and we look forward to Fiscal Year 2007 and its opportunities and challenges.”

-Robert M. Steptoe, III

State Director, WV

USDA Rural Development



WEST VIRGINIA - FISCAL YEAR 2006 - OBLIGATIONS

Utilities Programs:

| | | |
|---|--------------|-----------|
| Water & Sewer Loans | \$27,477,050 | 19 loans |
| Water & Sewer Grants | \$8,946,000 | 14 grants |
| Distance Learning & Telemedicine Grants | \$1,051,652 | 3 grants |
| Solid Waste Management Grants | \$160,000 | 1 grant |
| Emergency Community Water Assistance Grants | \$496,000 | 2 grants |
| EZ/EC Sewer | \$309,000 | 1 loan |
| | \$1,000,300 | 1 grant |

| | | |
|---------------------------------|---------------------|-----------|
| TOTAL UTILITIES PROGRAMS | \$39,440,002 | 41 |
|---------------------------------|---------------------|-----------|

Business and Cooperative Programs:

| | | |
|-----------------------------------|--------------|----------|
| Guaranteed B&I | \$25,946,000 | 7 loans |
| Rural Business Opportunity Grants | \$50,000 | 1 grant |
| Intermediary Relending Program | \$660,000 | 1 loan |
| Rural Business Enterprise Grants | \$599,000 | 7 grants |
| 1890s Land Grants | \$115,000 | 1 grant |
| Renewable Energy Grants | \$27,246 | 2 grants |

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|---------------------------------------|---------------------|-----------|
| TOTAL BUSINESS AND COOPERATIVE | \$27,397,246 | 19 |
|---------------------------------------|---------------------|-----------|

Multi-Family Housing Programs:

| | | |
|-------------------------|-------------|---------|
| 538 Guaranteed | \$4,105,000 | 4 loans |
| Section 515 Rehab Loans | \$950,000 | 2 loans |

| | | |
|-----------------------------------|--------------------|----------|
| TOTAL MULTI-FAMILY HOUSING | \$5,055,000 | 6 |
|-----------------------------------|--------------------|----------|

Single-Family Housing Programs:

| | | |
|-----------------------------|----------------|------------|
| 502 Direct Loans | \$14,665,962 | 182 loans |
| 502 Guaranteed Loans | \$46,028,050 | 408 loans |
| 504 Loans | \$767,865 | 159 loans |
| 504 Grants | \$467,827.98 | 104 grants |
| Housing Preservation Grants | \$321,755.54 | 5 grants |
| Leveraged Loans | \$7,881,080.00 | 102 loans |
| 523 Mutual Self-Help Grants | \$224,100 | 1 grant |

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|------------------------------------|------------------------|------------|
| TOTAL SINGLE-FAMILY HOUSING | \$70,356,640.52 | 961 |
|------------------------------------|------------------------|------------|

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|--------------------------------|------------------------|------------|
| TOTAL HOUSING PROGRAMS: | \$75,411,640.52 | 967 |
|--------------------------------|------------------------|------------|

Community Facilities:

| | | |
|------------------------------------|-------------|----------|
| Direct Loans | \$9,146,600 | 8 loans |
| Grants | \$307,000 | 7 grants |
| ARC Grants | \$783,879 | 2 grants |
| Economic Impact Initiatives Grants | \$344,000 | 1 grant |

| | | |
|-----------------------------------|---------------------|-----------|
| TOTAL COMMUNITY FACILITIES | \$10,581,479 | 18 |
|-----------------------------------|---------------------|-----------|

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|---|-------------------------|--------------|
| TOTAL OBLIGATIONS - WV - FY 2006 | \$152,830,367.52 | 1,045 |
|---|-------------------------|--------------|

Fiscal Year 2006 TOP Accomplishments

Business & Cooperative Programs:

- 468 jobs saved, 305 jobs created, and 210 businesses assisted in WV
- WV received its first two applications under the Section 9006 (Renewable Energy) program and both were funded
- Guaranteed Business & Industrial program obligations—\$12,221,000 in Fiscal Year 2005; up to \$25,946,000 in Fiscal Year 2006

Community Facilities Programs:

- Exceeded State Goal to improve the utilization of funds by 25%
- Ranked 13th in the nation for utilization of direct loan funds and 29th in the nation for utilization of grant funds
- Successful in obtaining funding from the National Office for an Economic Impact Initiative Grant in the amount of \$344,000

Utilities Programs:

- A total of \$38,228,350 in Utilities Programs funding will benefit approximately 20,678 rural residents, businesses and schools
- Exceeded State Goal of utilizing 100% of Direct Loan (142%) and Direct Grant (137%) allocations
- Exceeded State Goal of Leveraging 45% of total project costs (\$78,134,606) with other funding sources and exceeded State Goal of utilizing a ratio of 67% loan funds/33% grant funds (WV's ratio was 73/27)

Housing:

- Ranked as the 5th highest Guaranteed Multi-Family Housing loan portfolio in the nation
- Top 10 Nationwide user of 504 (repair & rehabilitation) loan funds
- Over 600 families provided Homebuyer Education and/or Credit Counseling through Technical and Supervisory Assistance Grants

USDA Rural Development Mission: To increase economic opportunity and improve the quality of life for all rural Americans.

USDA Rural Development Vision: A rural America that is a healthy, safe, and prosperous place in which to live and work.

USDA Rural Development Programs

Housing Programs—Rural Development offers both Single- and Multi-Family Housing options to rural West Virginians, meeting a variety of housing needs. Through the Single-Family Housing Programs, low- and very-low income families can obtain homeownership, repair and rehabilitate their homes, or even build a new home.

The Multi-Family Housing Program partners with private and non-profit developers to provide affordable rental housing, as well as subsidized rental options for low- and very-low income families and the elderly.

Business and Cooperative Programs—These programs offer economic and community development opportunities to West Virginia entrepreneurs and small businesses. Programs are available to: start-up, acquire or expand a business; purchase land or construct buildings; establish community development projects; develop rural cooperatives; advance value-added opportunities; establish economic development plans and feasibility studies; fund renewable energy projects; and much more.

Community Programs—These projects assist community facilities and utilities in rural areas. Through the Community Facilities Programs, assistance is provided to facilities such as libraries, schools and First Responders (e.g., ambulance services, hospitals), using a variety of programs that assist in funding construction, operating costs, repairs and equipment.

The Utilities Programs provide assistance such as building, repairing or improving rural water and wastewater systems, and provide technical assistance and training to solid waste facilities. Programs also exist for telecommunications, healthcare facilities and broadband.

For More Information on the Programs of USDA Rural Development,
Visit our Web Site at <http://www.rurdev.usda.gov/wv>.

Success Stories: Just a Sampling....

On October 24, 2005, USDA Rural Development officials and members of the RCCR (Religious Coalition for Community Renewal) attended an open house celebration for completion of the three housing projects. In addition to the open house for Ms. Robin Burns, the other two families also opened their homes for a tour.

In their first collaboration with a faith-based organization, USDA Rural Development helped provide housing for three families. Hopefully, these three housing projects are the first of many housing projects built through the relationship between USDA Rural Development and RCCR.



Pictured above at the home of Robin Burns is: Back Row (l to r): Sandra Hamlin, RCCR Executive Director and Adonis Smith, Contractor. Front Row (l to r): Dianne Crysler (USDA RD Rural Housing Programs Director), Joe McMillion (USDA RD Manager), Robin Burns (new home owner), Helen Lewis (USDA RD Technician), Leo Lopez (USDA RD Specialist), and Howard Tyree (West Virginia Housing Development Fund).

A subsidized Section 502 Rural Housing loan for \$93,600 was leveraged with West Virginia Housing Development Fund (WVHDF) loan funds of \$21,000. By doing this leveraging, it made this home affordable for Ms. Sandra J. Church in Lewisburg, Greenbrier County, WV. Our local nonprofit (Southeastern Appalachian Rural Alliance – S.A.R.A.) was also involved in this project as they were the seller on the lot and helped provide surveys.



Without Rural Development providing Section 502 funds and leveraged financing, Ms. Church would never have been able to achieve home ownership. She would most likely still be living in a rented trailer and just getting by. Rural Development and WVHDF provided an excellent mix to make this home a reality when there were no other available sources of financing to achieve this "American Dream."

Success Stories: Continued

In the St. Albans and Charleston, WV area, it has often been difficult for low-income people of older age to find decent/affordable housing. Looking to ease this problem, the Religious Coalition for Community Renewal (RCCR) asked the USDA Rural Development for its help in improving the community.

A Guaranteed Rural Rental Housing loan for \$1,550,000 was approved for the construction of Knollview Village Apartments. The 48-unit apartment complex was designed for low-income people 55 and older, and is located on a five-acre knoll just west of St. Albans, in Charleston, WV.

The complex provided a large amount of beautiful and affordable housing to local residents. This complex has had a great impact on the residents of St. Albans and Charleston, WV. The residents of the Knollview Village Apartments have been amazed with the quality of the facility. Many are enjoying availability of rooms such as the exercise room or the computer room. This complex has provided many West Virginians with high quality living at a very affordable price. This complex for low-income people 55 and older has become an extremely important asset to a community that is always in need of such housing.



Ms. Violet Feamster who lives in Rupert, Greenbrier County, WV, became aware of the type of programs Rural Development offered and contacted the local office in Lewisburg. Her contact resulted in a property visit.

Processing of a Section 504 loan/grant combination went smoothly and now Ms. Feamster has a new tin roof and new heating and air conditioning system installed into her home.



Ms. Feamster told the local office Rural Development employees that she was very happy with the assistance she received and that it has improved her quality of life.

Success Stories: Continued

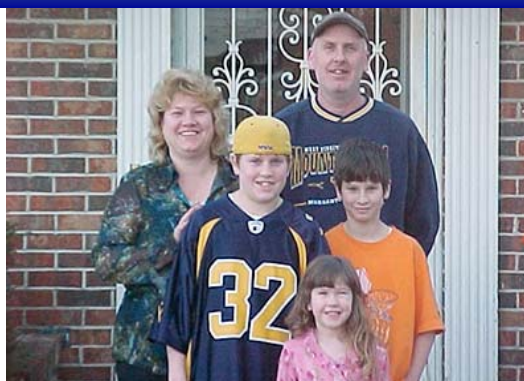
West Virginia USDA Rural Development hosted a FREE one-day statewide workshop in Charleston, WV, enabling the nearly 100 attendees to hear from Rural Development's Telecommunications experts on "How to Apply" for the USDA Rural Broadband Access Loan and Loan Guarantee, Distance Learning, Telemedicine and Community Connect programs.

Under Secretary Thomas C. Dorr and West Virginia USDA Rural Development State Director Rob Steptoe made an announcement during this workshop that West Virginia had been awarded three Distance Learning and Telemedicine Grants for Fiscal Year 2006.



Pictured above (l to r): Benjamin H. Pettry, III (Fayette County Board of Education Director of Technology) accepting on behalf of Fayette County Schools a Distance Learning Grant award of \$490,657 to install eight distance learning centers in Fayette County's six high schools, the Fayette Institute of Technology Vocational-Technical facility and the New River Family Health Center; Pam Deel (Wetzel County Hospital Director of Radiology) accepting a Telemedicine Grant award of \$269,715 to implement a CR and PACS system at Wetzel County Hospital which will digitally capture and store patient imaging studies; Rob Steptoe; Thomas C. Dorr; Trina G. Hannan (Director, Pleasant Valley Hospital dba Pleasant Valley Home Health) accepting a Telemedicine Grant award of \$291,280 to develop a home telemonitoring and point-of-care system for rural residents of Mason County; Jacqueline Ponti (Assistant Administrator for Telecommunications, USDA Rural Development, Washington, DC); David K. McCartney, CPA (Wetzel County Hospital CFO/Assistant Administrator); and Ron Mellon (General Field Representative, USDA Rural Development, Washington, DC).

Mark Neal, his wife Lisa, and their three children had lived in a garage apartment for thirteen years. Mr. and Mrs. Neal felt at first that they would have to look for a home in the \$30,000 to \$40,000 range because they are a one-income family. They never dreamed they could afford a loan to purchase a home as nice as the one they finally purchased.



The Neal family visited the Rural Development office in Princeton, filed an application and this led to them buying a very nice brick home in Bluewell, Mercer County, WV. The home has four bedrooms, two baths, family room, dining room, living room, a kitchen on the main floor, and one in the full basement.

The Neal children – Derek (14), Brandon (12) and Kelly (5) are thrilled with the space and location of their new home. This family was very appreciative of USDA Rural Development and felt they would be very happy in their new home. Mr. and Mrs. Neal stated that without our assistance, they could not have purchased the home that they have already come to love.

Success Stories: Continued

The existing water supply in the Tuckers Bottom, Indore, Lizemores, Fola, and Independence areas mainly consists of wells. Many residents in these areas have complained about the odor and taste associated with the water as well as problems with stained clothing after washing laundry. These problems are common characteristics of groundwater and usually a result of high sulfur and iron concentrations. High concentration levels of sulfate may cause health conditions. Some residents have classified the water as unfit to drink and purchase bottled water for consumption. Residents have also mentioned that mining activities in the southern end of Clay County have caused groundwater wells to become dry.



Rural Development's Water and Waste Disposal Program provided funding for Clay County PSD in the amount of \$2,523,000 (\$623,000 in loan funds and \$1,900,000 in grant funds) to improve the current water treatment plant and extend water services to the Tuckers Bottom, Incore, Lizemores, Fola, and Independence areas.

Construction began shortly after loan closing. When construction is completed, the improvements will optimize the existing water treatment plant and extend water services to approximately 325 residents. The system will provide the new customers with a safe reliable water source.

William R. and Agnes A. Caldwell had siding put on their house several years ago through Farmers Home Administration's (FmHA's), currently Rural Development, Rural Housing Section 504 loan program. Recently they were in need of a new furnace and new windows, so they inquired again with Rural Development and we were able to help them with a Section 504 loan/grant combination.

Through the Section 504 Program, the family received a loan for \$3,600 and a grant for \$1,290. This loan/grant combination covered the entire cost of a furnace and new windows.

Since the new furnace has been installed, Mr. and Mrs. Caldwell no longer have to carry heavy wood into the house as they are elderly and it is hard for them to get around. They merely just adjust the thermostat and warm right up! The new windows will make their home more energy efficient and has made it a lot quieter so they can rest easier!



Success Stories: Continued

Mr. Richard Merryman was on disability income, but he desired to have a job and pay taxes. Richard dreamed of owning a home. A greeter at Wal-Mart in Martinsburg, WV, he is a handicapped individual who obtained a 502 Direct loan along with a WVHDF (West Virginia Housing Development Fund) leveraged loan to build a new handicap-accessible home. The Rural Development loan was for \$70,300 and the WVHDF (state finance agency) contributed \$17,000 in a leveraged loan that is forgivable after ten years.



Richard fulfilled his dream and moved into his new home in April 2006. Richard and his mother are very appreciative of USDA Rural Development. Faith, Richard's mother, remarked, "Richard could not have afforded a home without the help of Rural Development and I will spread the word to other parents of children with special needs so that homeownership is not just a dream."

Present at the Ribbon Cutting (l to r above): WV Rural Development State Director Rob Step-toe, Rural Development Technician Gussie Wilson, Rural Development Manager Howard Page, Contractor Gary Rotruck, Rural Development Specialist Ruth Ann Barron, new homeowner Richard Merryman and West Virginia Housing Development Fund Senior Director David Rathbun.

The City of Montgomery constructed a Wastewater Treatment Facility in 1987 to update a prior Treatment Plant built in the early 1960s. The system serves an average of 811 customers. The capacity of the facility is being significantly diminished during wet weather due to inflow and infiltration (I/I) and the inability to dewater sludge. A plan was developed to repair existing deficiencies, minimize the impact of combined sewer overflows (CSOs), and improve the sludge handling process.

Rural Development's Water and Waste Disposal Program staff reviewed the City of Montgomery's application for assistance and constructed a funding package. The city is an eligible Public Body and qualifies for Rural Development Water and Waste Disposal loan and grant funding at the poverty interest rate. At the poverty interest rate, the loan term is 40 years at 4.5 percent interest.



City of Montgomery above the Kanawha River banks.

Rural Development is providing funding in the amount of \$1,309,300 (\$309,000 in loan funds and \$1,000,300 in grant funds). The primary purpose of the loan/grant is to upgrade existing facilities and to alleviate excessive inflow and infiltration (I/I) of the system. When construction is completed, the improvements will optimize the existing wastewater treatment and collection system so that the NPDES requirements may be met and the system's capacity is increased. The improved system will provide the community with a much safer and more reliable wastewater system.

Success Stories: Continued

Mr. Kenneth Cropp, an elderly, disabled gentleman, recently received an initial Section 502 Single Family Housing loan from USDA Rural Development to purchase a handicapped-accessible home of his own in Doddridge County, WV.

Although Mr. Cropp was delighted to find a home of his own, the house he found needed some repairs such as: all new windows, attic insulation, installing a handrail/porch out his front entrance, electrical work, painting and a few other odds and ends. Mr. Cropp lives on his own and has no close family to aid in the process of repairing his home.



After his 502 loan was closed, Rural Development was able to offer Mr. Cropp a Section 504 Repair and Rehabilitation loan/grant combination that would enable him to finance these needed repairs.

On June 22 and 23, 2006, West Virginia Rural Development staff from the local, area and state office teamed up with Nazareth Farm, a local faith-based organization, to give Mr. Cropp an extra hand by providing the labor to complete the repairs for his new home. Mr. Cropp was able to complete the needed repairs for his home and now is able to maneuver freely and live comfortably in his own home thanks to the extra effort put forth from Rural Development and Nazareth Farm.



Photo (above): Group photo of volunteers from USDA Rural Development and Nazareth Farm. Rural Development employee volunteers included Dianne Crysler, Jennifer Hilling, Dorina Helmick, Rob Steptoe, Rick Satterfield, Leland Kesner, Craig Burns and Penny Thaxton.



In 2002, the A.L. Lee Corporation was for sale, with the potential to lose 56 jobs in Lester, WV.

With a \$2 million guaranteed B&I loan from United Bank, Inc., Leonard Urtsos, company president, was able to buy the company from the parent corporation and provide continued employment in this tiny rural community with a population of 322.

The A.L. Lee Corporation, a manufacturer and supplier of equipment to the underground mining industry, has thrived under the leadership of Mr. Urtsos. Since the purchase of A.L. Lee from the parent company, revenues have more than doubled. During 2006, the company's 80 employees are projected to generate over \$17 million of sales.

Recently, the company has joined with ChemBio Shelter, Inc. of Allentown, PA to develop an emergency shelter for the underground mining industry. In the event of a mine emergency, when escape is not available, the shelter provides a way for miners to survive until rescue arrives.

Photo: A.L. Lee Corporation's Mini-Trac

Success Stories: Continued

The Arc (The Association for Retarded Citizens) of Harrison County, Inc., was renting office space in two locations three blocks apart. One of the offices suffered a fire and could no longer be used. The other location was overcrowded with all the employees sharing an open area with no privacy and high levels of noise and activity. The existing facilities were hampering the Arc's mission of providing advocacy, housing assistance, job training, and in-home care services to persons with developmental disabilities.

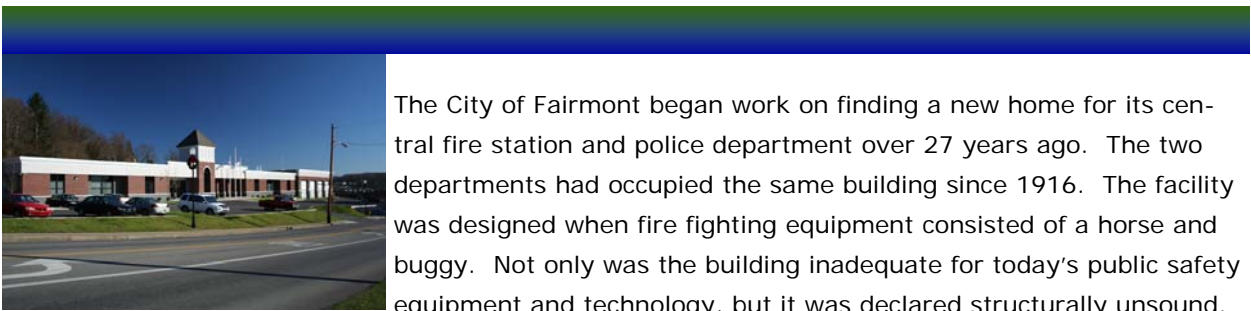
The Arc discovered an existing building in downtown Clarksburg that was available for sale. The central location and the space were ideal for the organization's needs.

The next hurdle was to find affordable terms to finance the purchase and renovation of the property. The organization applied to USDA Rural Development for a Community Facilities loan. Rural Development was able to provide a long term loan of \$536,000 with an interest rate of 4.125%. The property was purchased in January 2006 and repairs to renovate the building were immediately started. The employees pitched in and painted the interior to keep costs down and were provided the opportunity to select their own color scheme and décor for each of their offices.



The Arc of Harrison County, Inc., is now fully operational in its new accessible facility at 100 North First Street in Clarksburg, Harrison County, WV. Services offered by the Arc for persons with developmental disabilities include the Community Support Program, Vocational Program, and Home of Your Own Initiative.

Photo (Above): The Arc's Executive Director, Pat McIntire, "shows off" the décor of his new office in their new accessible and fully operational facility in Clarksburg, purchased and renovated with USDA Rural Development Community Facilities loan funding.



The City of Fairmont began work on finding a new home for its central fire station and police department over 27 years ago. The two departments had occupied the same building since 1916. The facility was designed when fire fighting equipment consisted of a horse and buggy. Not only was the building inadequate for today's public safety equipment and technology, but it was declared structurally unsound.

USDA Rural Development's Community Facilities loan program provided a 40 year loan of \$2,999,450 at a 4.25% interest rate for the construction of the Fairmont Public Safety Building. The balance of the \$3.72 million project was funded with a loan of \$500,000 from Huntington National Bank and the City's contribution of \$222,581.

The City purchased a vacant retail store and transformed it into a 40,000 square foot state-of-the-art Public Safety Building. The new facility houses the central fire station, the Fairmont Police Department, the Municipal Court System and the Traffic Division of the Public Works Department.

WV USDA Rural Development Offices

| <u>Office/Address/Service Area</u> | <u>Phone Number</u> | <u>Fax Number</u> |
|--|--|--|
| State Office 75 High Street, Suite 320 Morgantown, WV 26505-7500 Housing Programs Community Programs Business & Cooperative Programs | (800) 295-8228 or (304) 284-4860 (304) 284-4868 (304) 284-4890 (304) 284-4883 | (304) 284-4893 (304) 284-4893 (304) 284-4892 (304) 284-4893 |
| Area I P.O. Box 303, Parkersburg, WV 26102 | (304) 420-6664 | (304) 420-6876 |
| Area II Randolph Center Building, 1200 Harrison Avenue, Suite 150, Elkins, WV 26241 | (304) 636-2158 | (304) 636-5902 |
| Area III 481 Ragland Road, Beckley, WV 25801 | (304) 253-9597 | (304) 252-5809 |
| Cross Lanes 418 Goff Mountain Road, Room 103, Cross Lanes, WV 25313 Counties Served: Putnam, Kanawha, Boone, Logan, and Mingo (Area III) Sub-Office: Logan—513 Dingess Street, Logan WV 25601 | (304) 776-5298 (304) 752-8427 | (304) 776-5326 (304) 752-7657 |
| Huntington 2631 Fifth Street Road, Huntington, WV 25701 Counties Served: Wayne, Cabell, and Lincoln (Area I) | (304) 697-6033 | (304) 697-4164 |
| Lewisburg 179 Northridge Drive, Lewisburg, WV 24901 Counties Served: Greenbrier, Pocahontas, and Monroe (Area III) | (304) 645-7422 | (304) 647-9627 |
| McMechen 1 Ball Park Drive, McMechen, WV 26040 Counties Served: Brooke, Hancock, Marshall, Ohio, Wetzel, and Tyler (Area I) Sub-Office: Middlebourne—10 Pleasantview Lane, Sistersville, WV 26175 | (304) 242-0576 (304) 758-2351 | (304) 242-7039 (304) 758-4303 |
| Martinsburg 151 Aikens Center, Suite 4, Martinsburg, WV 25401-6211 Counties Served: Berkeley, Jefferson, and Morgan (Area II) | (304) 263-7547 | (304) 267-9172 |
| Mt. Clare Route 2, Box 204-C, Mt. Clare, WV 26408 Counties Served: Harrison, Doddridge, Monongalia, Preston, Marion, and Taylor (Area II) Sub-Office: White Hall—7009 Mountain Park Drive, White Hall, WV 26554 | (304) 624-6453 (304) 366-2921 | (304) 624-5976 (304) 363-7027 |
| Princeton 241 Mercer Springs Road, Suite A, Princeton, WV 24740 Counties Served: Mercer, Wyoming, McDowell, Raleigh, and Summers (Area III) Sub-Office: Beckley—471 Ragland Road, Beckley, WV 25801 Sub-Office: Pineville—P.O. Building, 2nd Floor, Pineville, WV 24740 | (304) 487-1402 (304) 252-4343 (304) 732-8855 | (304) 425-0695 (304) 252-5809 (304) 732-9140 |
| Ripley 530 Freedom Road, Ripley, WV 25271 Counties Served: Calhoun, Jackson, Mason, Ritchie, Pleasants, Roane, Wirt, and Wood (Area I) Sub-Office: Parkersburg—91 Boyles Lane, Parkersburg, WV 26104 | (304) 372-6231 (304) 422-9070 | (304) 372-6856 (304) 422-9074 |
| Romney 500 East Main Street, Suite E, Romney, WV 26757 Counties Served: Hampshire, Mineral, Hardy, Grant, and Pendleton (Area II) | (304) 822-3020 | (304) 822-3728 |
| Summersville Federal Building, P.O. Box 248, Summersville, WV 26651 Counties Served: Braxton, Fayette, Nicholas, Webster, and Clay (Area III) | (304) 872-4966 | (304) 872-4715 |
| Weston 24 Gateway Drive, P.O. Box 626, Weston, WV 26452 Counties Served: Lewis, Upshur, Gilmer, Randolph, Tucker, and Barbour (Area II) Sub-Office: Elkins—200 Sycamore Street, Room 109, Elkins, WV 26241 | (304) 269-8431 (304) 636-6785 | (304) 269-7583 (304) 636-1568 |



Committed to the future of rural communities.

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